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**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Previously presented) A method of enabling payment of bills, the method including the steps of

providing a bill, the bill containing human-readable information indicative of at least one parameter relating to a requested payment and coded data indicative of an identity of the bill and of a plurality of reference points, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information;

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of the identity of the bill and a position of the sensing device relative to the bill, wherein the sensing device, when placed in an operative position relative to the information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and

identifying, in the computer system and from the indicating data, the at least one parameter relating to the requested payment.

2. (Previously presented) The method of claim 1 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill and in which the method includes identifying, in the computer system and from the zone indicated by the position of the sensing device as indicated by the indicating data, said at least one parameter.

3. (Previously presented) The method of claim 2, wherein the indicating data includes movement data indicative of movement of the sensing device relative to the bill, the sensing device having generated the movement data using at least some of the coded data, and wherein the at least one parameter is identified in the computer system by determining that the movement was at least partially within said at least one zone.

4. (Previously presented) A method of enabling payment of bills, the method including the steps of:

providing a bill, the bill containing human-readable information indicative of at least

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one parameter relating to a requested payment and coded data indicative of the at least one parameter, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information;

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the bill, wherein the sensing device when moved in an operative position relative to the information, senses at least some of the corresponding coincident coded data, generates the indicating data using the sensed coded data; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

5. (Withdrawn) A method of enabling payment of bills by a user, using a bill that includes human-readable information and coded data indicative of an identity of the bill, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information, the method including the steps of:

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of an identity of the user and of the identity of the bill, wherein the sensing device, when placed in an operative position relative to the information, senses at least some of the corresponding coincident coded data and generates the indicating data using the sensed coded data and using identity data stored in the sensing device; and

identifying, in the computer system and from the indicating data, a requested payment.

6. (Withdrawn) The method of claim 5, the coded data also being indicative of at least one parameter of the requested payment, wherein the indicating data includes parameter information indicative of the at least one parameter of the requested payment, the sensing device having determined the parameter information using at least some of the sensed coded data.

7. (Withdrawn) The method of claim 6, which includes receiving, in the computer system, movement data from the sensing device indicative of movement of the sensing device relative to the bill, the sensing device having generated the movement data.

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8. (Currently Amended) The method of any one of claims ~~2, 4 or 62~~ or 4 in which the at least one parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Original) The method of claim 8 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

10. (Currently Amended) The method of any one of claims ~~3, 4 or 73~~ or 4 in which the at least one parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that a hand-drawn mark has been entered on the bill by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

cardholder name, payment method or credit card type.

12. (Currently Amended) The method of any one of claims ~~3, 4 or 73~~ or 4 in which the at least one parameter is a text parameter of the requested payment, the method including identifying, in the computer system, that handwritten text data has been entered by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Original) The method of claim 13 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid or a card expiry date.

15. (Currently Amended) The method of any one of claims ~~3, 4 or 73~~ or 4 in which the at least one parameter is an authorization parameter of the requested payment, the method

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including identifying, in the computer system, that a handwritten signature has been entered by means of the sensing device and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of a particular person.

17. (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization.

18. (Currently Amended) The method of any one of claims ~~1, 4 or 5~~ 1 or 4, wherein the providing step includes receiving a request from a user to print the bill on demand, and printing the bill on demand.

19. (Cancelled).

20. (Previously presented) The method of claim 1, wherein the coded data is invisible.

21. (Currently Amended) The method of claim 1 ~~or 5~~ which includes retaining a retrievable record of each bill generated, each of the generated bills being retrievable using its identity as contained in its coded data.

22. (Currently Amended) The method of any one of claims ~~1, 4 or 5~~ 1 or 4 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.

23. (Original) The method of claim 1 or 4 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person and in which the method includes monitoring, in the computer system, said identity.

24. (Currently Amended) The method of any one of claims ~~1, 4 or 5~~ 1 or 4 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.

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25. (Currently Amended) The method of any one of claims ~~1, 4 or 51~~ or 4 in which the bill is printed on multiple pages and in which the method includes binding the pages.
26. (Currently Amended) The method of any of claims ~~1, 4 or 51~~ or 4 wherein:  
the step of providing the bill is done by sending the bill by mail.
27. (Currently Amended) The method of any one of claims ~~1, 4 or 51~~ or 4, further including the step of causing a printer to print a payment receipt after a payment has been completed.
28. (Original) The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.
29. (Previously presented) A system for enabling payment of bills, the system including  
a bill containing human-readable information indicative of at least one parameter relating to a requested payment; and coded data indicative of an identity of the bill and a plurality of reference points, the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information; and  
a computer system configured and programmed to:  
receive indicating data from a sensing device, the indicating data being indicative of the identity of the bill and a position of the sensing device relative to the bill, wherein the sensing device, when placed in an operative position relative to the information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and  
identify at least one parameter relating to the requested payment.
30. (Original) The system of claim 29 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill.
31. (Original) The system of claim 29 which includes the sensing device, the sensing device sensing its movement relative to the bill using at least some of the coded data.

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32. (Previously presented) A system for enabling payment of bills, the system including:  
a bill containing information indicative of at least one parameter relating to a requested payment and coded data indicative of the at least one parameter, the information and coded data having been printed substantially simultaneously, and at least some of the corresponding coincident coded data being coincident with the information; and  
a computer system programmed and configured to  
receive indicating data from a sensing device, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the bill, wherein the sensing device, when moved in an operative position relative to the information, senses at least some of the coded data, and generates the indicating data using at least some of the sensed coded data; and  
interpret, from the indicating data, said movement of the sensing device as it relates to said at least one parameter .

33. (Withdrawn) A system for enabling payment of bills, the system including:  
a bill including human-readable information and coded data indicative an identity of the bill the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information; and  
a computer system programmed and configured to:  
receive indicating data from a sensing device, the indicating data being indicative of an identity of a person and the identity of the bill, wherein the sensing device, when placed in an operative position relative to the information, senses at least some of the corresponding coincident coded data and generates the indicating data using the sensed coded data and using identity data stored in the sensing device; and  
identify, from the indicating data, a requested payment.

34. (Withdrawn) The system of claim 33 in which the coded data is also indicative of at least one parameter of the requested payment, the indicating data also being indicative of the at least one parameter, wherein the computer system is configured and programmed to interpret the bill paying transaction using said at least one parameter of the requested payment.

35. (Withdrawn) The system of claim 33, further including the sensing device, wherein indicating data includes movement data generated by the sensing device by sensing its

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movement relative to the bill.

36. (Currently Amended) The system of any one of claims ~~29, 32 or 34~~29 or 32 in which said at least one parameter of the requested payment is selected from the group comprising an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the requested payment, or an authorization parameter of the requested payment.

37. (Original) The system of claim 36 in which the action parameter of the requested payment is selected from the group comprising:  
requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

38. (Original) The system of claim 36 in which the option parameter is associated with at least one of:  
cardholder name, payment method, or credit card type.

39. (Original) The system of claim 36 in which the text parameter is associated with at least one of:  
a cardholder name, an amount paid, or a card expiry date.

40. (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization.

41. (Currently Amended) The system of any one of claims ~~31, 32 or 35~~31 or 32 in which the sensing device includes a marking nib.

42. (Original) The system of claim 31 or 32 in which the sensing device contains an identification means which imparts a unique identity to the sensing device and identifies it as belonging to a particular person.

43. (Currently Amended) The system of any one of claims ~~29, 32 or 33~~29 or 32 in which the bill is printed on a surface of a surface-defining means and in which the system includes a printer for printing the bill on demand.

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44. (Previously presented) The system of claim 43 in which the printer is configured to print the coded data at the same time as printing the bill or payment receipt.

45. (Currently Amended) The system of any one of claims ~~29, 32 or 33~~ 29 or 32 in which the coded data is substantially invisible.

46. (Currently Amended) The system of claim ~~29 or 33~~ which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using its identity as included in its coded data.

47. (Original) The system of claim 43 in which, to cater for a bill printed on multiple pages, the printer includes a binding means for binding the pages.

48. (Withdrawn) A method of supporting a user in performing online bill payment using a printed form, the printed form containing:

information indicative of at least one parameter relating to a bill paying transaction;

and

coded data indicative of an identity of the form and of a plurality of reference points, the information and the coded data of the form having been printed substantially simultaneously, and at least some of the coded data being coincident with the information;

the method including the steps of:

receiving, in a computer system, indicating data from a sensing device operated by the user, the indicating data being indicative of an identity of the form and of a position of the sensing device relative to the form, wherein the sensing device, when placed in an operative position relative to the information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and

identifying, in the computer system and from the indicating data, at least one parameter relating to the bill paying transaction.

49. (Withdrawn) A method of supporting a user in performing online bill paying using a printed form containing:

information indicative of at least one parameter relating to a bill paying transaction;

and



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coded data indicative of the at least one parameter , the information and coded data of the form having been printed substantially simultaneously and at least some of the coded data being coincident with the information;

the method including the steps of:

receiving, in a computer system, indicating data from a sensing device operated by the user, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the form, wherein the sensing device, when moved in an operative position relative to the information, senses the corresponding coincident coded data, and generates the indicating data using the sensed coded data; and

interpreting, in the computer system, said movement of the sensing device as it relates to said at least one parameter.

50. (Withdrawn) A method of supporting a user in performing online bill paying using a printed form containing information indicative of at least one parameter relating to a bill paying transaction, the form including coded data indicative of an identity of the form, information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information, the method including the steps of:

receiving, in a computer system, indicating data from a sensing device, the indicating data being indicative of an identity of the user and of the identity of the form, wherein the sensing device, when placed in an operative position relative to the information, senses at least some of the corresponding coincident coded data and generates the indicating data using the sensed coded data and using identity data stored in the sensing device; and

identifying, in the computer system and from the indicating data, a bill paying transaction.

51. (Withdrawn) A method of supporting a user in performing online bill payment using a printed form containing:

information indicative of at least one parameter relating to a bill paying transaction;  
and

coded data indicative of an identity of the form and a plurality of reference points, the information and the coded data of the form having been printed substantially simultaneously and at least some of the coded data being coincident with the information;

the method including the steps of:

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sensing at least some of the coincident coded data using a sensing device placed in an operative position relative to the corresponding information;

generating indicating data in the sensing device using at least some of the sensed coded data, the indicating data being indicative of an identity of the form and of a position of the sensing device relative to the form; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, the at least one parameter relating to the bill paying transaction.

52. (Withdrawn) A method of supporting a user in performing online bill paying using a printed form containing:

information indicative of at least one parameter relating to a bill paying transaction; and

coded data indicative of the at least one parameter of the bill paying transaction, the information and coded data of the form having been printed substantially simultaneously and at least some of the coded data being coincident with the information;

the method including the steps of:

sensing at least some of the coincident coded data using a sensing device placed in an operative position relative to the corresponding information;

generating indicating data in the sensing device using at least some of the sensed coded data as the sensing device is moved relative to the forms, the indicating data being indicative of said at least one parameter and of movement of the sensing device relative to the form; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, said movement of the sensing device as it relates to said at least one parameter.

53. (Withdrawn) A method of supporting a user in performing online bill paying using a printed form containing information indicative of at least one parameter relating to a bill paying transaction, the form including coded data indicative of an identity of the form the information and coded data having been printed substantially simultaneously, and at least some of the coded data being coincident with the information, the method including the steps of:

sensing at least some of the coincident coded data using a sensing device placed in an operative position relative to the corresponding information;

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generating indicating data in the sensing device, the indicating data being indicative of an identity of the user and of the identity of the form, the sensing device having determined the indicating data related to the identity of the user using identity data stored in the sensing device and having determined the indicating data relating to the form using the sensed coded data; and

sending the indicating data to a computer system that is configured to interpret, from the indicating data, a bill paying transaction.